

**Information to identify the case:**

Debtor 1	<b>Mildred Stanley</b>	Social Security number or ITIN	xxx-xx-4865
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>20-10476-JKS</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Mildred Stanley  
aka Mildred C Stanley, aka Mildred  
Philippe-Stanley

5/2/23

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Mildred Stanley  
Debtor

Case No. 20-10476-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: May 02, 2023

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 04, 2023:**

Recip ID	Recipient Name and Address
db	+ Mildred Stanley, 1159-61 Myrtle Avenue, Plainfield, NJ 07063-1138
cr	+ Specialized Loan Servicing, LLC, as servicing agen, P.O. Box 340514, Tampa, FL 33694-0514
518657420	+ Bobs Ds Furn, 428 Tollano Turnpike, Manchester, CT 06042-1765
518657427	+ Gmac Mortgage, 3451 Hammond Ave, Waterloo, IA 50702-5345
518657430	+ Pinnacle, Po Box 130848, Carlsbad, CA 92013-0848
518657431	+ Select Portoflio Servicing, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
518657432	+ Slc Stud Loan Trust, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
518757384	+ Stewart Legal Group, 401 East Jackson Street, Tampa, FL 33602-5233
518657436	+ U.S. Bank N.A., Select Portfolio Servicing, c/o KML Law Group P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 02 2023 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 02 2023 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	May 03 2023 00:34:00	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
518742785	EDI: GMACFS.COM	May 03 2023 00:34:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519262590	+ EDI: AISACG.COM	May 03 2023 00:34:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518657418	+ EDI: GMACFS.COM	May 03 2023 00:34:00	Ally Financial, P.O. Box 380901, Minneapolis, MN 55438-0901
518716818	Email/PDF: bncnotices@becket-lee.com	May 02 2023 21:00:58	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518657419	+ Email/PDF: bncnotices@becket-lee.com	May 02 2023 21:00:41	Amex, P.o. Box 981537, El Paso, TX 79998-1537
518657422	+ EDI: CITICORP.COM	May 03 2023 00:34:00	Citi, Po Box 6190, Sioux Falls, SD 57117-6190
518657423	+ EDI: WFNNB.COM	May 03 2023 00:34:00	Comenitybank/metrostyl, Po Box 182789, Columbus, OH 43218-2789
518657424	+ EDI: WFNNB.COM	May 03 2023 00:34:00	Comenitybank/newportnw, Po Box 182789, Columbus, OH 43218-2789
518657425	+ EDI: WFNNB.COM	May 03 2023 00:34:00	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
518657426	+ EDI: WFNNB.COM	May 03 2023 00:34:00	Comenitycb/zales, Po Box 182120, Columbus, OH

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			43218-2120
518657421	EDI: JPMORGANCHASE	May 03 2023 00:34:00	Chase-pier1, Po Box 15369, Wilmington, DE 19850
518657428	EDI: JPMORGANCHASE	May 03 2023 00:34:00	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
518758169	Email/PDF: resurgentbknotifications@resurgent.com	May 02 2023 20:48:57	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518657429	+ EDI: NAVIENTFKASMSERV.COM	May 03 2023 00:34:00	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
519749433	EDI: PRA.COM	May 03 2023 00:34:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519749434	EDI: PRA.COM	May 03 2023 00:34:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518763168	EDI: Q3G.COM	May 03 2023 00:34:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518657433	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 02 2023 20:43:00	Specialized Loan Servicing, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518657434	+ EDI: RMSC.COM	May 03 2023 00:34:00	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
518657435	+ EDI: RMSC.COM	May 03 2023 00:34:00	Syncb/ppc, Po Box 965005, Orlando, FL 32896-5005
518759899	+ EDI: RMSC.COM	May 03 2023 00:34:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518657631	+ EDI: RMSC.COM	May 03 2023 00:34:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518765619	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 02 2023 20:44:00	U.S. Bank N.A., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518766253	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 02 2023 20:43:00	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518757606	+ EDI: AIS.COM	May 03 2023 00:34:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 04, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 2, 2023 at the address(es) listed below:

Name	Email Address
Antonio R. Espinosa	on behalf of Debtor Mildred Stanley Andespbk@gmail.com
Denise E. Carlon	on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the holders of the J.P. Morgan Alternative Loan Trust 2007-A2 Mortgage Pass-Through Certificates dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent for U.S. Bank National Association, as Indenture Trustee of the GMACM Home Equity Loan Trust 2005-HE3 bk@stewartlegalgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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